

Fill in this information to identify the case:

Debtor 1 Michael Luis Rodriguez

Debtor 2 Jennifer Leigh Rodriguez aka Jennifer Leigh Ackerman
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PA
(State)

Case number 5:20-bk-00362-MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Nationstar Mortgage LLC Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: *****7647

Property address: 268 Snow Valley Dr
Number Street

Drums PA 18222
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 2,040.89
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$
- c. **Total.** Add lines a and b. (c) \$ 2,040.89

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 02 / 01 / 2025
MM / DD / YYYY

Debtor 1

Michael Luis Rodriguez

First Name

Middle Name

Last Name

Case number (if known) 5:20-bk-00362-MJC**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x

Signature

Date 4 / 15 / 2025

Print

Eric Smith

First Name

Middle Name

Last Name

Title Agent for Creditor

Company

Aldridge Pite, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address

Six Piedmont Center 3525 Piedmont Road, N.E. Suite 700

Number

Street

Atlanta

City

GA 30305

State

ZIP Code

Contact phone (404) 994 - 7600Email esmith@aldridgepite.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on

Date: April 15, 2025

Chapter 13 Trustee: Jack N Zaharopoulos
Trustee Address: Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036
Trustee Email: info@pamd13trustee.com

Debtor's Counsel Name: J. Zac Christman
Debtor's Counsel Address: J. Zac Christman, Esquire
538 Main Street, Suite 102
Stroudsburg, PA 18360
Debtor's Counsel Email: zac@jzacchristman.com

Debtor's Counsel Name: John Fisher
Debtor's Counsel Address: J. Zac Christman, Esquire
538 Main Street, Suite 102
Stroudsburg, PA 18360
Debtor's Counsel Email: zac@jzacchristman.com

Debtor 1 Name: Michael Luis Rodriguez
Debtor 2 Name: Jennifer Leigh Rodriguez
Debtor's Mailing Address: 268 Snow Valley Drive
Drums, PA 18222

/s/ Ciara M. Pumicpic

Notice of Final Cure Information
Post-Petition Ledger

Filed By:	Michael Luis Rodriguez	Payment Changes					
	Jennifer Leigh Rodriguez						
Case Number:	20-00362	From Date	To Date	Total Amount	P&I Total	Escrow Total	Interest Rate Change
Filing Date:	01/31/20	02/01/20	02/01/21	\$1,174.63	\$705.49	\$469.14	
		03/01/21	02/01/22	\$1,175.46	\$705.49	\$469.97	
Payments in POC:	\$0.00	03/01/22	02/01/23	\$1,185.31	\$705.49	\$479.82	
First Post Due Date	02/01/20	03/01/23	02/01/24	\$1,148.63	\$705.49	\$443.14	
		03/01/24	02/01/25	\$1,156.25	\$705.49	\$450.76	
		03/01/25		\$1,219.82	\$705.49	\$514.33	

Date	Amount Received	Applied To	Post Petition Amount Due	Post Suspend Balance	Comments	Payment Applied (P&I and Escrow)	Additional Escrow Applied	Fees/Costs/Corp Applied
				\$ -				
02/03/20	\$1,174.63	02/01/20	\$1,174.63	\$ -		\$705.49	\$469.14	
02/28/20	\$1,200.00	03/01/20	\$1,152.59	\$ 47.41				
02/29/20				\$ 47.41		\$705.49	\$447.10	
04/15/20	\$1,299.00	04/01/20	\$1,152.59	\$ 193.82				
04/16/20				\$ 193.82		\$705.49	\$447.10	
05/05/20	\$1,299.00	05/01/20	\$1,152.59	\$ 340.23				
05/06/20				\$ 340.23		\$705.49	\$447.10	
06/03/20	\$1,299.00	06/01/20	\$1,152.59	\$ 486.64				
06/04/20				\$ 486.64		\$705.49	\$447.10	
07/06/20	\$665.95	07/01/20	\$1,152.59	\$ (0.00)				
07/07/20				\$ (0.00)		\$705.49	\$447.10	
08/04/20	\$665.95			\$ 665.95				
09/10/20	\$1,639.23	08/01/20	\$1,152.59	\$ 1,152.59				
09/11/20		09/01/20	\$1,152.59	\$ -		\$705.49	\$447.10	
09/11/20				\$ -		\$705.49	\$447.10	
11/12/20	\$1,152.59	10/01/20	\$1,152.59	\$ (0.00)				
11/13/20				\$ (0.00)		\$705.49	\$447.10	
12/14/20	\$1,152.59	11/01/20	\$1,152.59	\$ (0.00)				
12/15/20				\$ (0.00)		\$705.49	\$447.10	
01/08/21	\$2,400.00	12/01/20	\$1,152.59	\$ 1,247.41				
01/11/21		01/01/21	\$1,152.59	\$ 94.82		\$705.49	\$447.10	
01/11/21				\$ 94.82		\$705.49	\$447.10	
02/09/21	\$1,152.59	02/01/21	\$1,152.59	\$ 94.82				
02/10/21				\$ 94.82		\$705.49	\$477.10	
03/09/21	\$1,152.59	03/01/21	\$1,175.46	\$ 71.95				
03/10/21				\$ 71.95		\$705.49	\$469.97	
04/09/21	\$1,152.59	04/01/21	\$1,175.46	\$ 49.08				
04/12/21				\$ 49.08		\$705.49	\$469.97	
05/07/21	\$1,152.59	05/01/21	\$1,175.46	\$ 26.21				
06/09/21	\$1,200.00	06/01/21	\$1,175.46	\$ 50.75				
06/10/21				\$ 50.75		\$705.49	\$469.97	
06/10/21				\$ 50.75		\$705.49	\$469.97	
07/09/21	\$1,200.00	07/01/21	\$1,175.46	\$ 75.29				
07/12/21				\$ 75.29		\$705.49	\$469.97	
08/09/21	\$1,200.00	08/01/21	\$1,175.46	\$ 99.83				
08/10/21				\$ 99.83		\$705.49	\$469.97	
09/09/21	\$1,200.00	09/01/21	\$1,175.46	\$ 124.37				
09/10/21				\$ 124.37		\$705.49	\$469.97	
10/08/21	\$1,200.00	10/01/21	\$1,175.46	\$ 148.91				
10/11/21				\$ 148.91		\$705.49	\$469.97	
11/09/21	\$1,200.00	11/01/21	\$1,108.34	\$ 240.57				
11/10/21				\$ 240.57		\$705.49	\$402.85	
12/09/21	\$1,200.00	12/01/21	\$1,108.34	\$ 332.23				
12/10/21				\$ 332.23		\$705.49	\$402.85	
01/07/22	\$1,200.00	01/01/22	\$1,108.34	\$ 423.89				
01/10/22				\$ 423.89		\$705.49	\$402.85	
02/09/22	\$1,200.00	02/01/22	\$1,108.34	\$ 515.55				
02/10/22				\$ 515.55		\$705.49	\$402.85	
03/09/22	\$1,200.00	03/01/22	\$1,185.31	\$ 530.24				
03/10/22				\$ 530.24		\$705.49	\$479.82	
04/08/22	\$1,200.00	04/01/22	\$1,185.31	\$ 544.93				
04/11/22				\$ 544.93		\$705.49	\$479.82	
05/09/22	\$1,200.00	05/01/22	\$1,185.31	\$ 559.62				

05/10/22				\$ 559.62		\$705.49	\$479.82	
06/09/22	\$1,200.00	06/01/22	\$1,185.31	\$ 574.31				
06/10/22				\$ 574.31		\$705.49	\$479.82	
07/08/22	\$1,200.00	07/01/22	\$1,185.31	\$ 589.00				
07/11/22				\$ 589.00		\$705.49	\$479.82	
08/09/22	\$1,200.00	08/01/22	\$1,185.31	\$ 603.69				
08/10/22				\$ 603.69		\$705.49	\$479.82	
08/29/22				\$ 603.69				\$150.00
08/29/22			\$423.69	\$ 180.00		\$423.69		
09/09/22	\$1,200.00	09/01/22	\$1,185.31	\$ 194.69				
09/12/22				\$ 194.69		\$705.49	\$479.82	
10/07/22	\$1,200.00	10/01/22	\$1,185.31	\$ 209.38				
10/10/22				\$ 209.38		\$705.49	\$479.82	
11/09/22	\$1,200.00	11/01/22	\$1,185.31	\$ 224.07				
11/10/22				\$ 224.07		\$705.49	\$479.82	
12/09/22	\$1,200.00	12/01/22	\$1,185.31	\$ 238.76				
12/12/22				\$ 238.76		\$705.49	\$479.82	
01/09/23	\$1,200.00	01/01/23	\$1,185.31	\$ 253.45				
01/10/23				\$ 253.45		\$705.49	\$479.82	
02/09/23	\$1,200.00	02/01/23	\$1,185.31	\$ 268.14				
02/10/23				\$ 268.14		\$705.49	\$479.82	
03/09/23	\$1,200.00	03/01/23	\$1,148.63	\$ 319.51				
03/10/23				\$ 319.51		\$705.49	\$443.14	
04/07/23	\$1,200.00	04/01/23	\$1,148.63	\$ 370.88				
04/10/23				\$ 370.88		\$705.49	\$443.14	
05/09/23	\$1,200.00	05/01/23	\$1,148.63	\$ 422.25				
05/10/23				\$ 422.25		\$705.49	\$443.14	
06/09/23	\$1,200.00	06/01/23	\$1,148.63	\$ 473.62				
06/12/23				\$ 473.62		\$705.49	\$443.14	
07/07/23	\$1,200.00	07/01/23	\$1,148.63	\$ 524.99				
07/10/23				\$ 524.99		\$705.49	\$443.14	
08/09/23	\$1,200.00	08/01/23	\$1,148.63	\$ 576.36				
08/10/23				\$ 576.36		\$705.49	\$443.14	
09/08/23	\$1,200.00	09/01/23	\$1,148.63	\$ 627.73				
09/11/23				\$ 627.73		\$705.49	\$443.14	
10/04/23	\$701.00	10/01/23	\$1,148.63	\$ 180.10				
10/05/23				\$ 180.10		\$705.49	\$443.14	
11/10/23	\$1,200.00	11/01/23	\$1,148.63	\$ 231.47				
11/13/23				\$ 231.47		\$705.49	\$443.14	
12/08/23	\$1,200.00	12/01/23	\$1,148.63	\$ 282.84				
12/11/23				\$ 282.84		\$705.49	\$443.14	
01/09/24	\$1,200.00	01/01/24	\$1,148.63	\$ 334.21				
01/25/24				\$ 334.21		\$705.49	\$443.14	
02/09/24	\$1,200.00	02/01/24	\$1,148.63	\$ 385.58				
02/12/24				\$ 385.58		\$705.49	\$443.14	
03/08/24	\$1,200.00	03/01/24	\$1,156.25	\$ 429.33				
03/11/24				\$ 429.33		\$705.49	\$450.76	
04/09/24	\$1,200.00	04/01/24	\$1,156.25	\$ 473.08				
04/10/24				\$ 473.08		\$705.49	\$450.76	
05/10/24	\$863.17	05/01/24	\$1,156.25	\$ 180.00				
05/13/24				\$ 180.00		\$705.49	\$450.76	
06/07/24	\$1,200.00	06/01/24	\$1,156.25	\$ 223.75				
06/10/24				\$ 223.75		\$705.49	\$450.76	
07/09/24	\$1,200.00	07/01/24	\$1,156.25	\$ 267.50				
07/10/24				\$ 267.50		\$705.49	\$450.76	
08/19/24	\$1,200.00	08/01/24	\$1,156.25	\$ 311.25				
08/20/24				\$ 311.25		\$705.49	\$450.76	
09/16/24	\$1,025.00	09/01/24	\$1,156.25	\$ 180.00				
09/17/24				\$ 180.00		\$705.49	\$450.76	
10/15/24	\$1,200.00	10/01/24	\$1,156.25	\$ 223.75				
10/21/24				\$ 223.75		\$705.49	\$450.76	
11/15/24	\$1,200.00	11/01/24	\$1,156.25	\$ 267.50				
11/18/24				\$ 267.50		\$705.49	\$450.76	
12/11/24	\$1,200.00	12/01/24	\$1,156.25	\$ 311.25				
12/12/24				\$ 311.25		\$705.49	\$450.76	
02/07/25	\$1,200.00	01/01/25	\$1,156.25	\$ 355.00				
02/10/25				\$ 355.00		\$705.49	\$450.76	
03/07/25	\$1,200.00	02/01/25	\$1,156.25	\$ 398.75				
03/10/25				\$ 398.75		\$705.49	\$450.76	
04/09/25				\$ 398.75				-\$180.00

				\$ 398.75				
				\$ 398.75				
				\$ 398.75				
				\$ 398.75				
				\$ 398.75				
				\$ 398.75				
				\$ 398.75				
				\$ 398.75				
				\$ 398.75				

	03/01/25	\$1,219.82
	04/01/25	\$1,219.82
suspense		-\$398.75
Total		\$2,040.89